

IN THE CLAIMS

The following is a listing of the claims with amendments, which are presented in accordance with 37 C.F.R. §1.121 and which replaces all prior listings.

1.     **(Currently amended)** A system for effectuating electronic payments, the system comprising:

at least one account system operated by a first institution and tangibly embodied in a processing system, the at least one account system maintaining a plurality of electronic payment accounts for a plurality of customers of a first bank, at least one of the plurality of customers having a demand deposit account at the first bank;

a bank interface coupled to the at least one account system and coupled to the first bank, the bank interface tangibly embodied in the processing system, the bank interface transmitting and receiving financial information related to the demand deposit account of the at least one customer and related to the electronic payment account of the at least one customer, the at least one account system funding the electronic payment account of the at least one customer from the demand deposit account of the at least one customer; and

a customer interface coupled to the at least one account system, the customer interface providing an interface for the plurality of customers to the at least one account system, the customer interface:

accepting a command from a first customer to transfer funds from the first customer's electronic payment account to an electronic payment account of another customer; and

transferring the command to the at least one account system; and

the at least one account system effectuating the commanded transfer of funds, such effectuating of the commanded transfer of funds including a pushing of funds to the electronic payment account of the another customer, the electronic payment account of the another customer being the demand deposit account; and

wherein in such pushing, a payee account number of the another customer, the payee, is transmitted over a network without account information of the first customer, the payor; and

wherein the pushing of funds, without account information of the first customer, is constituted by the payee not being provided with information such that the payor account is identifiable to the payee.

2. (Original) The system as recited in claim 1, wherein the at least one account system automatically funds the at least one customer's electronic payment account.

3. (Original) The system as recited in claim 2, wherein the at least one account system automatically funds the at least one customer's electronic payment account by withdrawing funds from the at least one customer's demand deposit account at the first bank.

4. (Original) The system as recited in claim 3, wherein the withdrawal of funds from the at least one customer's demand deposit account at the first bank occurs in real time.

5. (Original) The system as recited in claim 3, wherein a balance of the at least one customer's electronic payment account triggers the automatic funding.

6. (Original) The system as recited in claim 5, wherein if the balance falls below a threshold balance the automatic funding is triggered.

7. (Original) The system as recited in claim 2, wherein the at least one account system automatically funds the at least one customer's electronic payment account from a credit card account of the at least one customer.

8. (Original) The system as recited in claim 2, wherein the at least one account system automatically funds a second customer's electronic payment account by requesting funds from a demand deposit account of the second customer at a bank different from the first bank.

9. (Original) The system as recited in claim 8, further comprising an interface to the Automated Clearing House (ACH) system, wherein the request for funds from the bank different from the first bank is transmitted through the ACH system.

10. (Original) The system as recited in claim 1, wherein the at least one account system automatically sweeps funds in the at least one customer's electronic payment account into the at least one customer's demand deposit account at the first bank.

11. (Original) The system as recited in claim 10, wherein the at least one account system automatically sweeps funds as soon as they are received in the at least one customer's electronic payment account.

12. (Original) The system as recited in claim 10, wherein the at least one account system automatically sweeps funds on a periodic basis.

13. (Original) The system as recited in claim 12, wherein the periodic basis is selected from the group of daily, weekly and monthly.

14. (Original) The system as recited in claim 10, wherein the at least one account system automatically sweeps funds if a balance in the at least one customer's electronic payment account exceeds a threshold.

15. (Original) The system as recited in claim 1, wherein the customer interface is branded such that it appears that the first bank is operating the system.

16. (Original) The system as recited in claim 1, further comprising a secure connection coupling the bank interface and the first bank.

17. (Original) The system as recited in claim 16, wherein the secure connection is a private network.

18. (Original) The system as recited in claim 16, wherein the secure connection is a direct dial connection.

19. (Original) The system as recited in claim 1, wherein the first institution is a second bank.

20. (Original) The system as recited in claim 19, further comprising: a second account system operated by the second bank, the second account system maintaining a second plurality of electronic payment accounts for a second plurality of customers; and a demand deposit account system coupled to the second account system, the demand deposit account system maintaining a demand deposit account for at least one of the second plurality of customers.

21. (Original) The system as recited in claim 20, wherein the second account system is coupled to the customer interface, the customer interface providing an interface for the second plurality of customers to the second account system, the customer interface accepting a command from any of the second plurality of second customers to transfer funds from a source electronic payment account in the second account system to a destination electronic payment account in either the at least one account system or the second account system, the customer interface transferring the command to the second account system which effectuates the commanded transfer of funds.

22. (Original) The system as recited in claim 21, wherein the customer interface is configured such that when any of the plurality of customers of the first bank access the at least one account system it appears that the first bank is operating the system, and wherein the customer interface is further configured such that when any of the second plurality of customers

of the second bank access the second account system it appears that the second bank is operating the system.

23. (Original) The system as recited in claim 1, further comprising: a plurality of additional account systems operated by the first institution, each of the plurality of additional account systems corresponding to a respective one of a plurality of additional banks, the plurality of additional account systems maintaining a second plurality of electronic payment accounts for respective customers of the plurality of additional banks.

24. (Original) The system as recited in claim 23, wherein each of the plurality of additional account systems are coupled to the bank interface, the bank interface providing a secure interface between demand deposit account systems at the respective plurality of additional banks and the plurality of additional account systems.

25. (Original) The system as recited in claim 23, wherein the customer interface is configured such that when any of the customers of the plurality of additional banks access their respective account system it appears that the customer's respective additional bank is operating the system.

26. (Original) The system as recited in claim 1, further comprising an interface to the Electronic Funds Transfer (EFT) network, wherein the financial information related to the demand deposit account of the at least one customer and related to the electronic payment account of the at least one customer is transferred over the EFT network.

27. (Original) The system as recited in claim 26, wherein the financial information is the transfer of funds.

28. (Original) The system as recited in claim 26, wherein the EFT network is an Automated Teller Machine (ATM) network.

29. (Original) The system as recited in claim 26, wherein the EFT network is a network available for use by owners of demand deposit accounts.

30. (Original) The system as recited in claim 1, further comprising a customer directory, the customer directory containing an identification of each of the plurality of customers and a correspondence between the identifications and the electronic payment accounts of the plurality of customers.

31. (Original) The system as recited in claim 30, wherein there are a plurality of identifications for each of the plurality of customers, and wherein the identifications include at least one email address for at least one of the customers.

32. (Original) The system as recited in claim 30, wherein there are a plurality of identifications for each of the plurality of customers, and wherein the identifications include at least one nickname for at least one of the customers.

33. (Original) The system as recited in claim 30, wherein there are a plurality of identifications for each of the plurality of customers, and wherein the identifications include a cell phone number for at least one of the customers.

34. (Original) The system as recited in claim 1, wherein the customer interface comprises: a payment request module, the payment request module accepting a request for payment from a second customer, the payment request module communicating the request for payment to a third customer.

35. (Original) The system as recited in claim 34, further comprising: an email facility coupled to the customer interface, wherein the request for payment is communicated to the third customer through the email facility.

36. (Original) The system as recited in claim 35, wherein the request for payment relates to a potential payor that does not have an electronic payment account, and wherein the request for payment is communicated to the potential payor through the email facility.

37. (Original) The system as recited in claim 36, wherein the request for payment comprises a link to the system, whereby the potential payor can satisfy the request for payment through the system.



38. (Original) The system as recited in claim 37, wherein the potential payor satisfies the request for payment by establishing an electronic payment account and making the requested payment from the electronic payment account.

39. (Original) The system as recited in claim 1, further comprising an email facility operable with the customer interface, wherein a customer desires to make a payment to a potential payee, the potential payee not having an electronic payment account, the email facility communicating the potential payment to the potential payee.

40. (Original) The system as recited in claim 39, wherein the potential payment communicated by the email facility comprises a link to the system, whereby the potential payee can retrieve the potential payment through the system.

41. (Original) The system as recited in claim 40, wherein an electronic payment account is established for the benefit of the potential payee and wherein the potential payment is communicated from the customer's electronic payment account to the electronic payment account established on behalf of the potential payee.

42. (Original) The system as recited in claim 1, wherein a customer desires to make a payment to a potential payee, the potential payee not having an electronic payment account, the system further comprising: a potential payee electronic payment account established for the benefit of the potential payee, wherein the potential payment is communicated to the potential

payee electronic payment account; and a physical card linked to the potential payee electronic payment account, wherein the physical card is sent to the potential payee.

43. **(Currently amended)** A system for effectuating electronic payments, the system comprising:

an electronic payment account system operated for the benefit of a bank and tangibly embodied in a processing system, the account system maintaining a plurality of electronic payment accounts for a plurality of customers of the bank;

a bank interface coupled to the electronic payment account system and coupled to a demand deposit account system of the bank, the bank interface tangibly embodied in the processing system, at least one of the plurality of customers having a demand deposit account maintained in the demand deposit account system, the bank interface transmitting and receiving financial information related to the demand deposit account of the at least one customer and related to the electronic payment account of the at least one customer, the at least one account system funding the electronic payment account of the at least one customer from the demand deposit account of the at least one customer; and

a customer interface coupled to the account system, the customer interface providing an interface for the plurality of customers to the account system, the customer interface accepting a command from a first customer to transfer funds from the first customer's electronic payment account to an electronic payment account of another customer, the customer interface transferring the command to the at least one account system which effectuates the commanded transfer of funds, such effectuating of the commanded transfer of funds including a pushing of funds to the electronic payment account of the another customer, wherein in such pushing,

address information associated with a payee account number of the another customer, the payee, is transmitted over a network without account information of the first customer, the payor; and

where the pushing of funds, without account information of the first customer, is constituted by the payee not being provided with information such that the payor account is identifiable to the payee.

44. (Original) The system as recited in claim 43, further comprising an interface to the Electronic Funds Transfer (EFT) network, wherein the financial information related to the demand deposit account of the at least one customer and related to the electronic payment account of the at least one customer is transferred over the EFT network.

45. (Original) The system as recited in claim 44, wherein the financial information is the transfer of funds.

46. (Original) The system as recited in claim 44, wherein the EFT network is an Automated Teller Machine (ATM) network.

47. (Original) The system as recited in claim 44, wherein the EFT network is an Automated Clearing House (ACH) network.

48. (Original) The system as recited in claim 43, further comprising a customer directory, the customer directory containing an identification of each of the plurality of

customers and a correspondence between the identifications and the electronic payment accounts of the plurality of customers.

49. (Original) The system as recited in claim 48, wherein there are a plurality of identifications for each of the plurality of customers, and wherein the identifications include at least one email address for at least one of the customers.

50. (Original) The system as recited in claim 48, wherein there are a plurality of identifications for each of the plurality of customers, and wherein the identifications include at least one nickname for at least one of the customers.

51. (Original) The system as recited in claim 48, wherein there are a plurality of identifications for each of the plurality of customers, and wherein the identifications include a cell phone number for at least one of the customers.

52. (Original) The system as recited in claim 43, wherein the customer interface comprises: a payment request module, the payment request module accepting a request for payment from a second customer, the payment request module communicating the request for payment to a third customer.

53. (Original) The system as recited in claim 52, further comprising: an email facility coupled to the customer interface, wherein the request for payment is communicated to the third customer through the email facility.

54. (Original) The system as recited in claim 53, wherein the request for payment relates to a potential payor that does not have an electronic payment account, and wherein the request for payment is communicated to the potential payor through the email facility.

55. (Original) The system as recited in claim 54, wherein the request for payment comprises a link to the system, whereby the potential payor can satisfy the request for payment through the system.

56. (Original) The system as recited in claim 55, wherein the potential payor satisfies the request for payment by establishing an electronic payment account and making the requested payment from the electronic payment account.

57. (Original) The system as recited in claim 43, further comprising an email facility operable with the customer interface, wherein a customer desires to make a payment to a potential payee, the potential payee not having an electronic payment account, the email facility communicating the potential payment to the potential payee.

58. (Original) The system as recited in claim 57, wherein the potential payment communicated by the email facility comprises a link to the system, whereby the potential payee can retrieve the potential payment through the system.

59. (Original) The system as recited in claim 58, wherein an electronic payment account is established for the benefit of the potential payee and wherein the potential payment is communicated from the customer's electronic payment account to the electronic payment account established on behalf of the potential payee.

60. (Original) The system as recited in claim 43, wherein a customer desires to make a payment to a potential payee, the potential payee not having an electronic payment account, the system further comprising: a potential payee electronic payment account established for the benefit of the potential payee, wherein the potential payment is communicated to the potential payee electronic payment account; and a physical card linked to the potential payee electronic payment account, wherein the physical card is sent to the potential payee.

61. **(Currently amended)** A system for effectuating an electronic payment between a payor and a payee using an Electronic Funds Transfer (EFT) network, the payor having a payor account at a payor institution and the payee having a payee account at a payee institution, the system comprising:

a payee directory, the payee directory containing at least one identification of the payee and a correspondence between the at least one identification and the payee account at the payee institution;

a first software component coupled to the payee directory and tangibly embodied in a processing system, the first software component accepting the at least one identification and an amount of the payment from the payor, the first software component generating a payment instruction identifying the payee institution, the payee account and an amount of the payment,

the first software component further communicating the payment authorization to the payor institution; and

a second software component at the payor institution coupled to the first software component and coupled to the EFT network, the second software component tangibly embodied in the processing system, the second software component receiving the payment instruction and transmitting from the payor institution to the payee institution through the EFT network an EFT credit message representing a credit in the amount of the payment, the transmitting of the EFT credit message amounting to a pushing of funds from the payor to the payee, wherein in such pushing a payee account number of the another customer, the payee, is transmitted over a network without account information of the first customer, the payor; and

wherein the account information includes at least one selected from the group consisting of: account number, pin number, credit card number, bank name, financial merchant and expiration date of account; and

wherein the pushing of funds, without account information of the first customer, is constituted by the payee not being provided with information such that the payor account is identifiable to the payee.

62. (Original) The system as recited in claim 61, wherein the at least one identification is an email address for the payee.

63. (Original) The system as recited in claim 61, wherein the at least one identification is a nickname for the payee.

64. (Original) The system as recited in claim 61, wherein the at least one identification is a cell phone number for the payee.

65. (Original) The system as recited in claim 61, farther comprising: a third software component at the payee institution coupled to the EFT network, the third software component receiving the EFT credit message and crediting the payee account in the amount of the payment.

66. (Original) The system as recited in claim 61, wherein the first software component comprises: a payment request module, the payment request module accepting a request for payment from a second payor, the payment request module communicating the request for payment to a second payee.

67. (Original) The system as recited in claim 66, further comprising: an email facility operable with the first software component, wherein the request for payment is communicated to the second payee through the email facility.

68. (Original) The system as recited in claim 66, wherein the request for payment relates to a potential payor that does not have an electronic payment account, and wherein the request for payment is communicated to the potential payor through the email facility.

69. (Original) The system as recited in claim 68, wherein the request for payment comprises a link to the system, whereby the potential payor can satisfy the request for payment through the system.



70. (Original) The system as recited in claim 69, wherein the potential payor satisfies the request for payment by establishing an electronic payment account and making the requested payment from the electronic payment account.

71. (Original) The system as recited in claim 61, further comprising an email facility operable with the first software component, wherein a payor desires to make a payment to a potential payee, the potential payee not having an electronic payment account, the email facility communicating the potential payment to the potential payee.

72. (Original) The system as recited in claim 71, wherein the potential payment communicated by the email facility comprises a link to the system, whereby the potential payee can retrieve the potential payment through the system.

73. (Original) The system as recited in claim 72, wherein an electronic payment account is established for the benefit of the potential payee and wherein the potential payment is communicated from the payor's electronic payment account to the electronic payment account established on behalf of the potential payee.

74. (Original) The system as recited in claim 61, wherein a payor desires to make a payment to a potential payee, the potential payee not having an electronic payment account, the system further comprising: a potential payee electronic payment account established for the benefit of the potential payee, wherein the potential payment is communicated to the potential

payee electronic payment account; and a physical card linked to the potential payee electronic payment account, wherein the physical card is sent to the potential payee.

75. **(Currently amended)** A system for effectuating an electronic payment between a payor and a payee using an Electronic Funds Transfer (EFT) network, the payor having a payor electronic payment account at a payor institution and the payee having a payee electronic payment account at a payee institution, the payee further having a demand deposit account at the payee institution, the system comprising:

a first processor generating a payment identification identifying the payee institution, the first processor tangibly embodied in a processing system, the payee electronic payment account and an amount of the payment, the first processor further communicating the payment identification to the payor institution; and

a second processor at the payor institution coupled to the first processor and coupled to the EFT network, the second processor tangibly embodied in the processing system, the second processor receiving the payment identification and communicating from the payor institution to the payee institution through the EFT network an EFT credit message representing a credit in the amount of the payment, the communicating of the EFT credit message amounting to a pushing of funds from the payor to the payee, wherein in such pushing a payee account number of the payee is transmitted over a network to identify the account to which the funds are pushed, the EFT credit message including identification information that includes all the information in the credit message that is unique to the payor, the identification information consisting essentially of a transaction ID (identification), the transaction ID being an identification that is provided to the payor at the time of a transaction to which the electronic payment is associated; and

wherein the account information includes at least one selected from the group consisting of: account number, pin number, credit card number, bank name, financial merchant and expiration date of account.

76. (Original) The system as recited in claim 75, further comprising a third processor at the payee institution coupled to the EFT network, the third processor receiving the EFT credit message and crediting the payee electronic payment account in the amount of the payment.

77. (Original) The system as recited in claim 75, wherein the payee institution is the payor institution.

78. (Original) The system as recited in claim 75, wherein the payor and payee electronic payment accounts are demand deposit accounts.

79. (Original) The system as recited in claim 75, further comprising: a payment request module operating on the first processor, the payment request module accepting a request for payment from the payee, the payment request module communicating the request for payment to the payor.

80. (Original) The system as recited in claim 79, further comprising: an email facility coupled to the payment request module, wherein the request for payment is communicated to the payor through the email facility.

81. (Original) The system as recited in claim 80, wherein the request for payment relates to a potential payor that does not have an electronic payment account, and wherein the request for payment is communicated to the potential payor through the email facility.

82. (Original) The system as recited in claim 81, wherein the request for payment comprises a link to the system, whereby the potential payor can satisfy the request for payment through the system.

83. (Original) The system as recited in claim 82, wherein the potential payor satisfies the request for payment by establishing an electronic payment account and making the requested payment from the electronic payment account.

84. (Original) The system as recited in claim 75, further comprising an email facility operable with the first processor, wherein the payor desires to make a payment to a potential payee, the potential payee not having an electronic payment account, the email facility communicating the potential payment to the potential payee.

85. (Original) The system as recited in claim 84, wherein the potential payment communicated by the email facility comprises a link to the system, whereby the potential payee can retrieve the potential payment through the system.

86. (Original) The system as recited in claim 85, wherein an electronic payment account is established for the benefit of the potential payee and wherein the potential payment is

communicated from the payor electronic payment account to the electronic payment account established on behalf of the potential payee.

87. (Original) The system as recited in claim 75, wherein the payor desires to make a payment to a potential payee, the potential payee not having an electronic payment account, the system further comprising: a potential payee electronic payment account established for the benefit of the potential payee, wherein the potential payment is communicated to the potential payee electronic payment account; and a physical card linked to the potential payee electronic payment account, wherein the physical card is sent to the potential payee.

88. (Previously presented) The system as recited in claim 1, wherein the command from a first customer to transfer funds from the first customer's electronic payment account to an electronic payment account of another customer includes a payee account number of the payee.

89. (Previously presented) The system as recited in claim 1, wherein the at least one account system effectuating the commanded transfer of funds is performed using an electronic payment network.

90. (Previously presented) The system as recited in claim 89, wherein the electronic payment network is in the form of an Electronic Funds Transfer (EFT) network.

91. (Previously presented) The system as recited in claim 1, the customer interface accepting the command from a first customer to transfer funds being performed by interfacing with a personal device of the customer.

92. (Previously presented) The system as recited in claim 91, the personal device of the customer being a cell phone.

93. **(Previously presented)** The system as recited in claim 91, the personal device of the customer being a personal digital assistant (PDA).